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PATENT Attorney Docket No. AR - 45

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Jeff S. EDER

Application No. 10/071,164

Group Art Unit: 3628

Filed: January 7, 2002

Examiner: Hyung Sough

For: BUSINESS CONTEXT LAYER

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Pursuant to 37 CFR 1.97 and 1.98, the references listed on the enclosed Form PTO - 1449 and/or Substitute Form PTO - 1449 ("Form 1449") are submitted for consideration by the Examiner in the examination of the above-identified patent application.

The full consideration of the references in their entirety by the Examiner is respectfully requested and encouraged. Also, it is respectfully requested that the references be entered into the record of the present application and that the Examiner place his or her initials in the appropriate area on the enclosed Form 1449, thereby indicating the Examiner's consideration of each of the references.

The submission of the references listed on the Form 1449 is for the purpose of providing a complete record and is not a concession that the references listed thereon are prior art to the invention claimed in the patent application. The right is expressly reserved to establish an invention date earlier than the above-identified filing date in order to remove any reference submitted herewith as prior an should it be deemed appropriate to do so.

Further, the submission of the references is not to be taken as a concession that any reference represents art that is relevant or analogous to the claimed invention. Accordingly, the right to argue that any reference is not properly within the scope of prior art relevant to an examination of the claims in the above-identified application is also expressly reserved.

The Information Disclosure Statement is being filed:

X	within any one of the following time periods: (a) within three months of the filing date of a national application other than a continued prosecution application under 37 CFF 1.53(d); (b) within three months of the date of entry of the national stage as set forth in 37 CFR 1,491 of an international application; (c) before the mailing date of a first Office Action on the merits; or (d) before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.				
	1.113, a	(b), (c) or (d) above, but before the mailing date of a final action under 37 CFR Notice of Allowance under 37 CFR 1.311, or an action that otherwise closes on in the application, and includes one of:			
	П	the Statement under 37 CFR 1.97(e) (see "Statement under 37 CFR 1.97(e)" below)			
		the fee of \$180 set forth in 37 CFR 1, 1 7 (p) (see "Fees" below).			
	under 37 and on or 1.97(c) (s	mailing date of a final action under 37 CFR 1. 113 or a Notice of Allowance CFR 1.311, or an action that otherwise closes prosecution in the application, r before payment of the issue fee, and includes the Statement under 37 CFR ee "Statement under 37 CFR 1.97(e)" below), and the fee of \$180 as set forth R 1. 1 7(p) (see "Fees" below).			
	after the mailing date of a Notice of Allowance under 37 CFR 1.311, and on or before payment of the issue fee, and within thirty days of receiving each item of information contained in the Information Disclosure Statement, and includes the Statement under 37 CFR 1.704(d) (see "Statement under 37 CFR 1.704(d)" below), and the fee of \$180 as set forth in 37 CFR 1.17(p) (see "Fees" below). NOTE,. This is for original applications except applications for a design patent filed on or after May 29, 2000, wherein a paper containing only an Information Disclosure Statement in compliance with 37 CFR 1.97 and 1.98 is being filed.				
Copies	s of the Re	ferences			
X	Copies of	all of the references listed on the enclosed Form 1449 are enclosed herewith.			
	and pater herewith	nt application was filed after June 30, 2003. Accordingly, copies of U.S. patents at applications that are listed on the accompanying Form 1449 are not enclosed (see Official Gazette Notice of August 5, 2003). Copies of other references on the accompanying Form 1449 are enclosed herewith.			
	relevance English-la by a fore relevance	to each reference not in the English language is a concise explanation of the pursuant to 37 CFR 1.98(a)(3). An English-language equivalent/patent, or an enguage abstract, or an English-language version of the search report or action ign patent office in a counterpart foreign application indicating the degree of found by the foreign office is being submitted in lieu of a concise explanation evance pursuant to 37 CFR 1.98(a)(3).			

	A copy of the fore	eign search report is ei	nclosed herewit	h,	
	the parent applic furnished at that the herewith, so as notes is respectfully re- requirements set 37 CFR 1.98(d).	rences listed on the e ation(s) of the presen time. Accordingly, add of to burden the file w equested to carefully out in the Manual of the the details of the pare SC 120 in which copies	at application, a litional copies o vith duplicate co review the ref Patent Examini ent application(nd copies of if the reference pies of refere ferences in a ng Procedure is) relied upor	the references were es are not submitted nces. The Examiner ccordance with the . In accordance with n for an earlier filing
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	U.S. APPLICATIONS	U.S. Filing Date	PATENTED	PENDING	ABANDONED
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Stat	Information Disclerate patent office in a	1.97(e) I hereby states that osure Statement was counterpart foreign pa Information Disclosur	first cited in a itent application	ny communic	ation from a foreign
×	Disclosure States counterpart foreig making reasonal Disclosure Stater	hereby states that no ment was cited in a c gn patent application, ble inquiry, no item ment was known to ar s prior to the filing of th	communication and, to the knoor of information ny individual de	from a foreig owledge of th n contained signated in 3	n patent office in a e undersigned after in the Information 7 CFR 1.56(c) more
Stat	tement under 37 CFR	1.704(d)			

The undersigned hereby states that each item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart application and that this communication was not received by any individual designated in 37 CFR 1.56(c) more than thirty days prior to the filling of the

Information Disclosure Statement.

rees	
X	No fee is owed by the applicant(s).
	The IDS Fee of \$180 under 37 CFR I. I 7(p) is enclosed herewith.
inform	The Assignee respectfully requests consideration of the instant application with the ation disclosure statement attached herewith.
Respe	ctfully submitted,
/B.J. B	ennett/
B.J. Be	ennett, President Asset Trust, Inc.
Date.	Sentember 4, 2005

PTO/SB/08B (08-03)
Approved for use through 07/31/2006, OMB 0651-0031
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Substitute for form 1449/PTO		-		of information unless it contains a valid OMB control nu Complete if Known	
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INFO	DRMATION DIS	CLOSURE	Filing Date	2/7/2002	
STATEMENT BY APPLICANT			First Named Inventor	Jeff S. Eder	
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(Uso as many shoots as necossary)			Examiner Name	Hyung Sough	
Sheet	of		Attorney Docket Number	AR - 45	

Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		CAOUETTE, JOHN, ALTMAN, EDWARD & NARAYANAN, PAUL, Managing Credit Risk, 1998, John Wiley and Sons	
		LOHR, STEVE, "Gates tries to inspire future techies", International Herald Tribune, March 2, 2004	
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	:	Application Number	10/071,164	
	INFORMATION DISCLOSURE	Filing Date	2/7/2002	
		First Named Inventor	Jeff S, Eder	
	STATEMENT BY APPLICANT	Art Unit	3628	
	(Use as many shoots as nocessary)	Examiner Name	Hyung Sough	
$\overline{}$	Sheet of	Attorney Docket Number	AR - 45	

Examiner	Cita	Document Number	Publication Date	Name of Patentee or Pages, Columns, Lines, Where		
initals*		Number-Kind Code ^{2 of know/y}	MM-DD-YYYY	Applicant of Cited Document	Pages, Columns, Lines, Where Rolevant Passages or Relevant Figures Appear	
		^{US-} 6,073,115 - B1	6-06-2000	Marshall, Paul		
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